



CERTIFICATE OF INCORPORATION
OF

WESTERN PACIFIC MORTGAGE, INC.

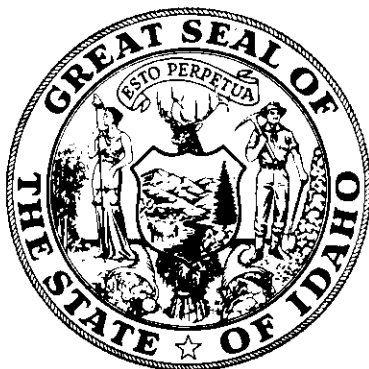
I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of _____

WESTERN PACIFIC MORTGAGE, INC.

duly signed pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: **September 28, 1983**



A handwritten signature in cursive script, reading "Pete T. Cenarrusa".

SECRETARY OF STATE

by: _____

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ARTICLES OF INCORPORATION
OF SECRETARY OF
STATE

WESTERN PACIFIC MORTGAGE INC.

I, the undersigned, citizen of the United States and resident of the State of Idaho, and of legal age, do hereby organize a Corporation under the laws of the State of Idaho, and for that purpose do hereby adopt the following Articles of Incorporation, to-wit:

ARTICLE I

The name of the corporation shall be WESTERN PACIFIC MORTGAGE, INC.

ARTICLE II

The duration of the corporation shall be perpetual.

ARTICLE III

The location and post office address of the registered office in the State of Idaho shall be 101 South Capitol Boulevard, Suite 1103, Boise, Idaho, 83702. *where registered agent is Kent M. DeLano, Jr.*

ARTICLE IV

The Capital Stock of the corporation shall be \$1,000.00 divided into 100 shares of Common Stock of the par value of \$10.00 per share. All of the Stock shall have the same powers and voting rights and shall be nonassessable for any purpose whatsoever.

ARTICLE V

The number of Directors of said corporation shall be one (1) or more, none of whom need be shareholders in the corporation.

ARTICLE VI

The purposes for which the corporation is organized are as follows:

- A. To engage in the general real estate business.
- B. To purchase, or otherwise acquire, own, hold, lease, sell, exchange, assign, transfer, mortgage, pledge or otherwise dispose of, to guarantee, and to invest, trade and deal in and with personal property of every class and description.
- C. To purchase or otherwise acquire, own, hold, lease, sell exchange, assign, transfer, mortgage or otherwise dispose of, and to invest, trade and deal in and with real property, and any and all interests therein.
- D. To enter into any kind of contract or agreement, cooperative or profit-sharing plan with its officers or employees that the corporation may deem advantageous or expedient or otherwise to reward or pay such persons for their services as the directors may deem fit.
- E. To build houses, office buildings, warehouses or other buildings of every kind and character, either for sale or lease or on contract or otherwise; to lay out, subdivide, resubdivide and plat tracts of land and sell same, either by such subdivision or resubdivision; and to improve lands laid out, subdivide or resubdivide, grade, oil and improve streets, alleys, parks and other places, and sidewalk, curb and otherwise improve the same, and construct and maintain and operate sewers and any and all other conveniences and matters in connection therewith.
- F. To borrow money, to issue bonds, debentures, notes and other obligations of this corporation from time to time, for any of the objects or purposes of this corporation, and to mortgage, pledge, hypothecate, and/or convey in trust, any or all of its property to secure the payment thereof.
- G. To lend money and to negotiate and make loans, either on its own account or as agent or broker for others.
- H. To discount and negotiate promissory notes, drafts, bills of exchange, and other evidences of debt, and to collect for others money due them on notes, checks, drafts, bills of exchange, commercial paper and other evidence of indebtedness.
- I. To enter into, make, perform and carry out contracts of every kind and for any lawful purpose, without limit as to amount, with any person, firm, association, corporation, municipality, state or government, or any subdivision, district or department thereof.
- J. To acquire, and pay for in cash, shares of stock, bonds or notes of this corporation, or otherwise, the assets including the good will of any person, firm, association or corporation, and to undertake or assume the whole or any part of the obligations or liabilities thereof.
- K. To engage in and conduct any and all kinds of manufacturing businesses.

- L. In general and in connection with the foregoing, said corporation shall have and exercise all of the powers conferred under the laws of the State of Idaho upon business corporations, including those set forth in the Idaho Code and any and all amendments thereto.
- M. To do each and everything, act and deed necessary, suitable or advisable for the accomplishment of the foregoing objects, or which shall appear to be conducive to or expedient for the benefit of said corporation.

ARTICLE VII

The name and address of the incorporator ^{and initial director/comm} and the number of shares of stock subscribed by him are as follows:

<u>NAME</u>	<u>POST OFFICE ADDRESS</u>	<u>NUMBER OF SHARES SUBSCRIBED</u>
Kent M. Delana	2709 North 30th Street, Boise, Idaho	1

IN WITNESS WHEREOF, the party hereto has hereunto set his hand and caused this instrument to be executed in triplicate this 28th day of September, 1983, at Boise, Ada County, Idaho.

Kent M. Delana

STATE OF IDAHO)
) ss.
 COUNTY OF ADA)

On this 28th day of September, 1983, before me, the undersigned, a Notary Public in and for said State, personally appeared KENT M. DELANA, known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

Barbara Cunningham
 Notary Public for Idaho
 Residing at Boise
 Commission Expires 9-25-85